

Information to identify the case:

Debtor 1	<u>Rasa Kapitanyuk</u>	Social Security number or ITIN	xxx-xx-4722
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mark Kapitaniuk</u>	Social Security number or ITIN	xxx-xx-4210
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34175-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rasa Kapitanyuk

Mark Kapitaniuk

1/20/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rasa Kapitanjuk
Mark Kapitaniuk
Debtors

Case No. 16-34175-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 20, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	Rasa Kapitanjuk, Mark Kapitaniuk, 35A West Stanover Ave, Randolph, NJ 07869
aty	+ Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Morris Plains, NJ 07950-1287
aty	+ Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
cr	+ Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
cr	+ Toyota Motor Credit Corp., 14841 Dallas Pky., Dallas, TX 75254-7685
acc	Withum Smith & Brown, PC, 200 Jefferson Park, Suite 400, Whippany, NJ 07981-1070
516559481	+ Ocwen Loan Servicing L, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
516559482	+ Real Time Resolutions, 4909 Savarese Cir, Tampa, FL 33634-2413
516559484	+ Westgate Resort, 2801 Winter Garden Rd, Ocoee, FL 34761-2965

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 20 2021 23:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 20 2021 23:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com	Jan 20 2021 23:00:00	A. Atkins Appraisal Corp., 122 Clinton Road, Fairfield, NJ 07004-2900
cr	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516758435	EDI: BECKLEE.COM	Jan 21 2021 02:18:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516559476	+ EDI: AMEREXPR.COM	Jan 21 2021 02:18:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
516559477	EDI: BANKAMER.COM	Jan 21 2021 02:18:00	Bankamerica, Po Box 982238, El Paso, TX 79998
516559479	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516613938	EDI: DISCOVER.COM	Jan 21 2021 02:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516559480	+ EDI: DISCOVER.COM	Jan 21 2021 02:18:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516559478	EDI: JPMORGANCHASE	Jan 21 2021 02:18:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516630993	Email/Text: bkdepartment@rtresolutions.com	Jan 20 2021 23:01:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516896460	Email/Text: bkdepartment@rtresolutions.com	Jan 20 2021 23:01:00	Real Time Resolutions, Inc., 1349 Empire Central

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User: admin

Page 2 of 3

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Drive, Suite #150, Dallas, Texas 75247-4029, Real
Time Resolutions, Inc., 1349 Empire Central
Drive, Suite #150, Dallas, Texas 75247-4029

516654795 + EDI: RMSC.COM

Jan 21 2021 02:18:00

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

516559483 EDI: TFSR.COM

Jan 21 2021 02:18:00

Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
app	*+	A. Atkins Appraisal Corp., 122 Clinton Road, Fairfield, NJ 07004-2900
516896459	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net
Miriam Rosenblatt	on behalf of Creditor Deutsche Bank National Trust Company miriam.rosenblatt@mhllp.com
Steven P. Kartzman	on behalf of Attorney Mellinger Sanders & Kartzman, LLC kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
Steven P. Kartzman	on behalf of Accountant Withum Smith & Brown PC kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman kartztee@optonline.net jzapata@msklaw.net;nj16@ecfbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
Steven P. Kartzman	kartztee@optonline.net jzapata@msklaw.net;nj16@ecfbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net

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Page 3 of 3

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aw.net;dkhan@msklaw.net

Todd S Cushner

on behalf of Debtor Rasa Kapitanyuk todd@cushnerlegal.com alyssa@cushnerlegal.com;jrufo@cushnerlegal.com

Todd S Cushner

on behalf of Joint Debtor Mark Kapitaniuk todd@cushnerlegal.com alyssa@cushnerlegal.com;jrufo@cushnerlegal.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10